

CARLILE BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3975770	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$110	\$113	3.3%		
Loans	\$70	\$42	-39.8%		
Construction & development	\$11	\$4	-62.1%		
Closed-end 1-4 family residential	\$11	\$8	-33.4%		
Home equity	\$4	\$2	-46.4%		
Credit card	\$0	\$0			
Other consumer	\$5	\$2	-52.0%		
Commercial & Industrial	\$15	\$12	-20.1%		
Commercial real estate	\$14	\$12	-13.4%		
Unused commitments	\$8	\$9	5.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$16	150.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$3			
Cash & balances due	\$29	\$40	41.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$105	\$96	-8.2%		
Deposits	\$97	\$94	-3.1%		
Total other borrowings	\$7	\$0	-100.0%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$5	\$17	241.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$16	NA		
Performance Ratios					
Tier 1 leverage ratio	3.4%	10.2%	--		
Tier 1 risk based capital ratio	5.3%	22.2%	--		
Total risk based capital ratio	6.5%	23.5%	--		
Return on equity ¹	-36.5%	10.2%	--		
Return on assets ¹	-1.8%	1.5%	--		
Net interest margin ¹	3.5%	7.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	78.4%	212.4%	--		
Loss provision to net charge-offs (qtr)	0.0%	305.6%	--		
Net charge-offs to average loans and leases ¹	1.0%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	45.9%	0.0%	2.2%	0.6%	--
Closed-end 1-4 family residential	12.1%	2.0%	0.0%	0.0%	--
Home equity	15.2%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	9.6%	0.2%	0.0%	-0.5%	--
Commercial & Industrial	3.7%	1.6%	0.0%	0.0%	--
Commercial real estate	1.6%	0.0%	0.0%	0.0%	--
Total loans	11.7%	0.9%	0.3%	0.2%	--